

Talking Point: An ageing (regional) Australia and the rise of the Super Boomer

The ageing population is changing Australia. Like any change, it is accompanied by both challenges and opportunities.

Regional Australia is ageing faster than the rest of the country. With Baby Boomers making up 39 per cent of the regional workforce, our regions are at the forefront of the economic and social changes that will come as Australia ages.¹

The Regional Australia Institute has identified 21 regions whose ageing trends outstrip the rest of the country. It is these regions that will set the standard for effectively engaging the ageing population. Australia as a whole will be learning from their example.

We have heard much about the challenges of an ageing population in the last decade - it is time we talked about the positive sides of the change as well.

More than ever before, reaching 50 is the mark of new beginnings. Increased life expectancy, good health, greater financial flexibility and overall independence are transforming ageing;¹ and Baby Boomers are embracing this to redefine the ageing experience.

Rather than entering into old age, Baby Boomers are enjoying the third age.¹ For many, regional Australia is the venue of choice for the third age experience.

This means that Baby Boomers are not just another generation for regional Australia; they are a dynamic group capable of bringing real and positive change to communities.

The rise of the Super Boomer has begun...



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Starting the conversation

At the Regional Australia Institute (RAI), we seek to identify evidence-based trends and opportunities in regional Australia.

We also want to start important conversations about what is happening in our communities.

Australia's population is ageing. Increases in life expectancy and families choosing to have fewer or no children are the main drivers of this global trend in developed nations, and this trend is forecast to continue.

The challenges presented by the ageing population have been the focus of current conversations¹.

When looking at ageing, it is important to remember that there are now two distinct groups within the population aged over 50 years:

- The 'younger aged' or people aged between 50 and 69 years (in 2014, this group is comprised almost solely of Baby Boomers); and,
- The 'older aged', people aged 70 years and over.

These two groups have different needs and expectations and their presence has different implications for regions.

The purpose of this Talking Point is to give the discussion on Australia's ageing population a regional perspective.

The paper provides an overview of how ageing is occurring in different regions, the contribution Baby Boomers are making in regions and some of the ways in which regions can seek to leverage the positives of ageing.

The RAI hopes that by bringing this information to light and beginning a public discussion, we can fundamentally shift the way in which this crucial demographic trend is understood and responded to in the future.

Where are the Boomers?

The Australian Bureau of Statistics (ABS) is predicting that the largest population growth in Australia over the short to medium term will occur in the older age groups.ⁱⁱ

The ageing trend is most pronounced in regional Australia (Figure 1). Baby Boomers (people born between 1945 and 1961) are especially important for regional Australia, making up 28 per cent of the population and 39 per cent of the workforce.ⁱⁱⁱ

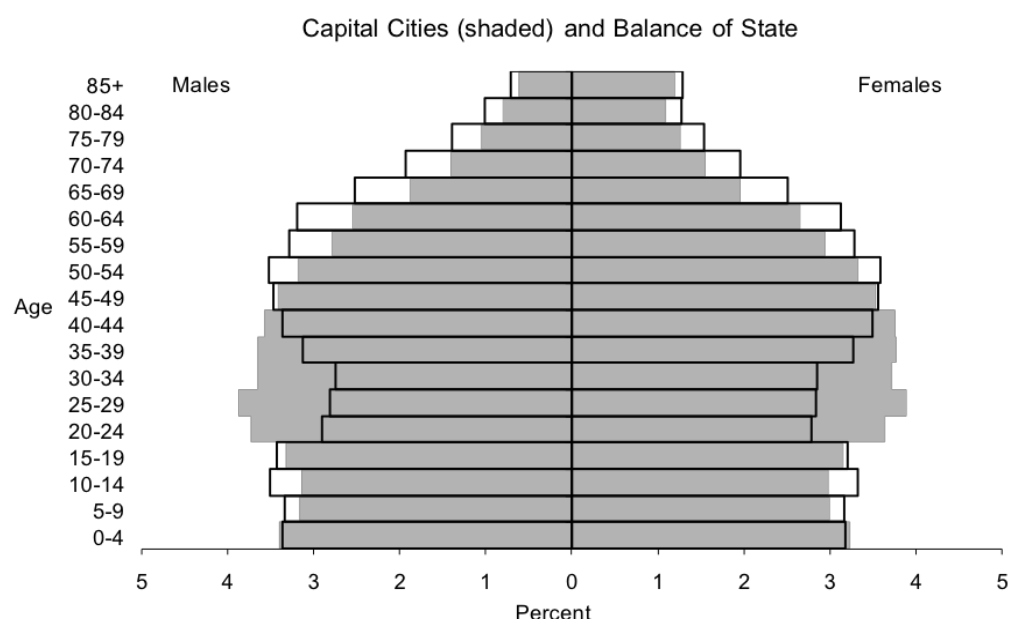


Figure 1: Australia: Age-Sex Structure of Capital Cities and Rest of State, 2011

Source: ABS 2011 Census

Ageing trends in the regions

While regional Australia is ageing as a whole, not every region exhibits the same trend. Two long-standing population trends drive the differences we can see in regional populations:

1. Changes in younger age groups (particularly the proportion of young adults leaving the regions for the capital cities and working age people moving to regional Australia); and,
2. The number of people aged over 50 moving from the capital cities to the regions.

In many parts of Australia, the trend to move to the regions as people reach 50 years is significant.

From our discussions with Baby Boomers, it seems that the big drawcard of regional living is the lifestyle.

"There is a very supportive community, many of whom are a similar age. It is near services such as learning, medical, shopping, work opportunities etc.!"

Ceri MacLeod, Super Boomer

A love of regional living is not just reserved for those who been born and raised in the regions. Many city people also see the appeal. Migration patterns show that there is an influx of Baby Boomers from the capital cities into the regions (Appendix 2).^{iv}

"I was transferred with my job from the Eastern beach suburbs of Sydney to WA in 1986. One day I drove to Mandurah and I was captivated by the beauty of the waterways. After several years I returned to work in Sydney but after 7 years returned to WA and settled in beautiful Mandurah.

I will never move from Mandurah. I have travelled lots but this is a jewel."

Sonia Smith, Super Boomer

"I have been here two years and haven't found any disadvantages yet."

Irene Jones, Super Boomer



Looking then at the existing distribution of Baby Boomers in 2011 and the level of population change between 2006 and 2011, 21 regions (Figure 2) stand out as experiencing significant ageing trends. All of these regions are experiencing ageing at an accelerated rate, compared to the country as a whole.

To better understand the patterns of change, these 21 most rapidly ageing regions can be grouped into three different types:

- **High Ageing in Place** - regions clustered in rural areas with older age profiles that Baby Boomers are staying in. These regions are managing the transition of a large portion of their workforce into a new stage of their life while also seeking to maintain and develop their region.
- **High Aged Migration** - regions with average existing age structures that Baby Boomers are moving to, predominantly in SW Victoria and WA. These regions must engage with new residents and identify how the resources and energy they bring with them will change the community's future.
- **Fastest Rate of Ageing** - regions that Baby Boomers are both staying in and moving to which are clustered along the east coast of Australia and around Adelaide. These regions are experiencing the most intense level of change. These regions must engage with new residents while also facilitating the transition of current Baby Boomers into their next stage of life.

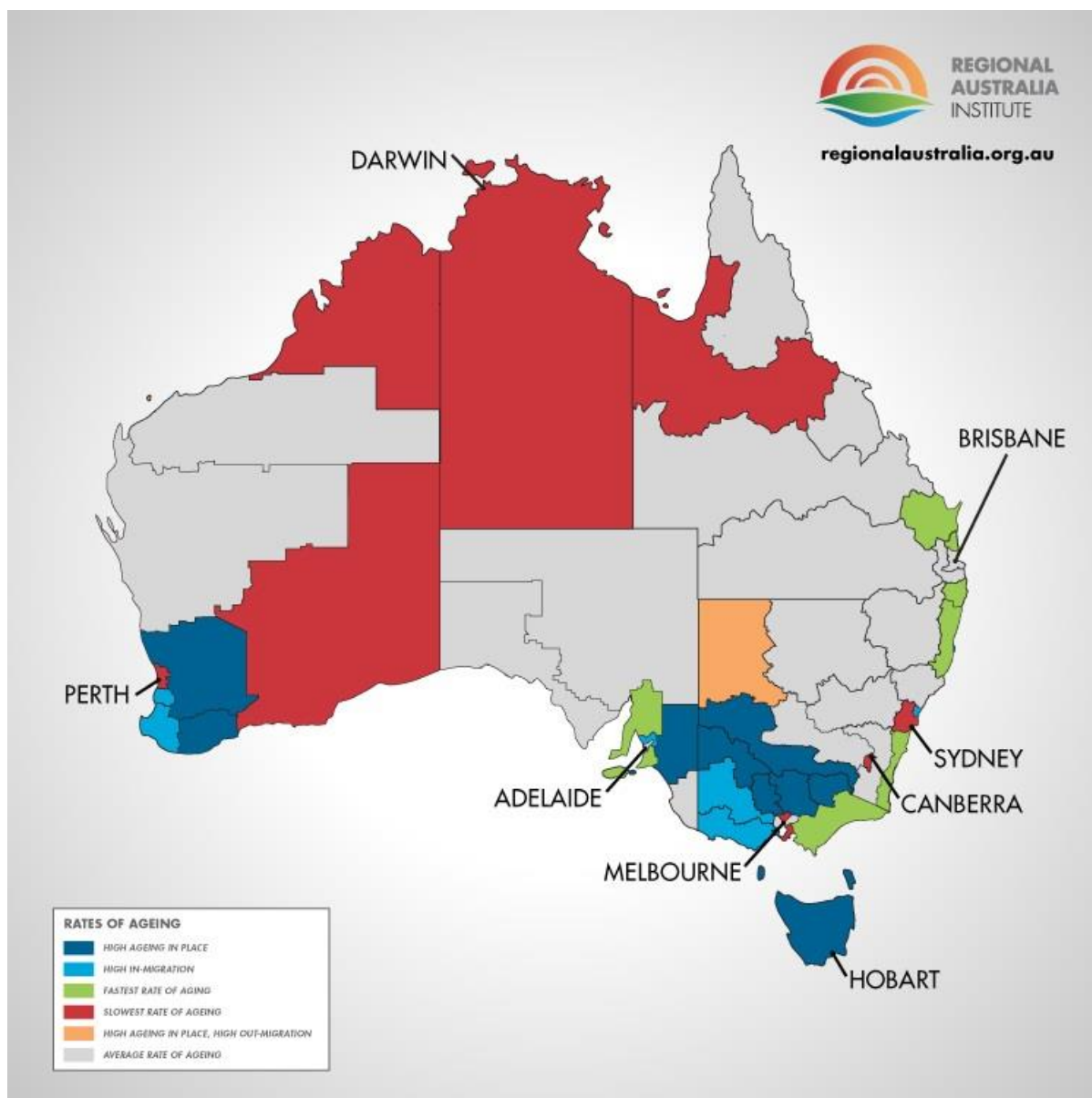


Figure 2: Australia: Baby Boomers in the regions, 2011 (Appendix 1)

Source: ABS 2011 Census

While there are many local areas outside of these regions that are experiencing rapid ageing, it is these 21 regions (see Appendix) that we should look to as leaders in the transition to an older Australia.

Before we do that however, we should consider the opportunities of an older future in the same way that we have thought about the challenges.

Introducing the Super Boomer

The RAI believes it is time to change our thinking about ageing.

The Baby Boomers are known already for the social and economic changes they brought to Australian society. However, the change they bring in the 2010's may be just as significant.

Why Baby Boomers are different

Baby Boomers are the most diverse, educated, wealthy and experienced generation to enter into retirement age.^v They are likely to remain dynamic and active contributors to society and the economy, longer than any generation in history.

Baby Boomers have the highest number of university qualifications of any generation to reach retirement age.^{vi} Add to this the number of people with vocational education and that amounts to an extremely well educated population.

Baby Boomers also offer years of life experience and practical knowledge. Having spent decades learning from their own mistakes and successes, they bring knowledge that no qualification can provide.

The diversity of experience is particularly unique to this generation. 35 per cent of Australia's older population were born overseas. Changes in technology and increased globalisation mean this generation is likely to be well travelled and more engaged with the world around them.

As the first generation to benefit from changing gender roles, female Baby Boomers have had many more opportunities available to them, particularly in regards to work and education. This creates a generation with overall higher levels of engagement in the workforce and greater independence. The value of these experiences cannot be overlooked.

Baby Boomers are also the wealthiest generation to reach retirement with their share of total wealth increasing over the past two decades. The average household wealth of a Baby Boomer is one of the highest in the country.^{vii} With no kids at home and fewer financial commitments, their spending power is significant.

They are doing different things

The Third Age is the term used to describe the period of adulthood between turning 50 years old and the age at which people begin to slow down due to health or age-imposed limitations. This new stage of life is a consequence of longer life expectancy.^{viii}

"Two generations or so ago, people who reached 60 years considered themselves as old and could retire. I don't know how I got here but I don't feel old and I resent being treated as 'old'. Baby Boomers don't get old, they just slow down."

Victoria Dalglish, Super Boomer

I am continually surprised by people feeling old just because of a number; there is so much I have to do in life and every day continually excites me. My world is broader, and deeper and more satisfying all the time. It's all about being connected to a place, part of a community and relationships with the important people in your life. Life is exciting!

Maggie Beer, Super Boomer

Baby Boomers will remain an active part of their communities.

During their Third Age, the RAI has identified a number of particular contributions that Baby Boomers can and will make in regional communities over the next 15 years.



Staying in the workforce

A skilled and experienced workforce is vital to any regional community. Baby Boomers make up 39 per cent of the regional workforce so the decision to stay engaged will become even more important for local economies.

Fortunately, Baby Boomers are choosing to stay in the workforce. Some delay retirement by continuing in their current positions, while others choose to transition into alternative working arrangements. For example, job sharing or part-time work to achieve a better work-life balance.

"[As I get older] I would like to continue working in some way. I would like to have a ratio of around 70/30, 70 per cent personal time and 30 per cent work related. It would be a waste for a person with good knowledge and practical experience to just disappear from the workplace."

Paul Baker, Super Boomer

Some Baby Boomers are choosing to use their next stage of life to enter into a new occupation. Entrepreneurship is one option, with Baby Boomers drawing on their experience, know-how and financial independence to create new businesses. Successful entrepreneurship can provide a source of additional income and a degree of flexibility.^{ix}

"I have started up my own cleaning business, which I have been doing for the past 15 months. I have found this a great way to meet locals and to make a few dollars at the same time."

Jennifer Beer, Super Boomer

Encore careers, where Baby Boomers pursue a new occupation, are providing the ideal alternative to Baby Boomers who want to try a new career pathway but are not attracted to the idea of being their own boss. Originally coined by Mark Freeman, an encore career combines the desire to remain in the workforce with one's interests and passions.^x

You only live once

Other Baby Boomers are intent on SKling. This is not a trip to the snowfields at Thredbo but 'Spending the Kids Inheritance'. Rather than saving to leave an inheritance, 72 per cent of Baby Boomers indicated that they would rather spend their money enjoying retirement.^{xi}

This is because the children of Baby Boomers are less dependent on inheritance from their parents and the opportunities of the Third Age are encouraging many to spend their lifetime's hard earned savings. Travel, returning to old hobbies or discovering new ones, will open up a range of new economic opportunities for individuals, businesses and regions. This means that many Baby Boomers will be stimulating local economies through new demand for goods and services.

"I am enjoying keeping myself active and fit. I look forward to travel, spending time with my family and friends and taking up new hobbies."

Jennifer Beer, Super Boomer

Passing on knowledge

As the most educated generation to reach retirement age, Baby Boomers offer regions important knowledge and skills. For knowledge buffs, expanding their understanding of the world is important but so too is the transfer of knowledge and what they have learnt from their own experiences.

"I am looking to mentor a student with Schools Volunteer Program – it is very good to feel needed and to be contributing to the community."

Ani Ross, Super Boomer

Mentoring younger members of the community as a way of sharing this knowledge is especially important for regional Australia. It helps to build social capital by bringing people together (especially across generational divides) and helps to build capacity and expertise across the community.



Helping the community

Along with building their local economies, Baby Boomers are also growing their community's social capital through volunteering. People aged between 50 and 69 years are most likely to participate in volunteer work. Those living in regional areas are also more likely to volunteer than their metropolitan counterparts.^{xii}

This is a contribution long made by older people in the community. In 2006, older Australians contributed 160 million hours to their communities as volunteers.^{xiii}



Baby Boomers will continue this trend and make it their own. They are likely to fill leadership roles in their communities including local council, development organisations and social groups. They also offer the potential to foster new community groups or philanthropic initiatives around their interests or hobbies.

The RAI believes it is now time to throw away the title of Baby Boomer, for people of this generation who are choosing to spend their Third Age in regional Australia.

The different characteristics and contributions of Baby Boomers will significantly influence the future of regions and change their development opportunities, as well as building a unique quality of life and experience for Baby Boomers themselves.

To us, this makes people born between 1945 and 1961 living in regional Australia our ‘Super Boomers’!



Super Boomers and your community

Attempting to list all of the contributions that Super Boomers are making (and will make in the future) to regional communities is not yet possible. We are only beginning to understand this phenomenon and what it means for regional communities.

However, regional communities and particularly those 21 rapidly ageing regions must help Super Boomers make the most of their Third Age. Four areas of action provide a foundation for achieving this goal^{xiv}.

1. **Jobs and volunteering opportunities** - positions in business and community groups should be made available and accessible to Super Boomers who wish to continue in the workforce or in volunteer positions. Regions need to make sure that their local businesses and community groups are active in building the contribution of Super Boomers.
2. **Learning and mentoring opportunities** - enabling people to continue learning and sharing their knowledge is crucial to keeping Super Boomers locally engaged. Many will be looking to make a knowledge contribution and regions need to actively facilitate opportunities for Super Boomers to pursue these passions.
3. **Promoting healthy lifestyles** - ensuring that Super Boomers are looking after their health is a win-win for Super Boomers and regions. Good health will allow Super Boomers to remain active and contribute over the long term.
4. **New tech skills** - helping Super Boomers to become or maintain technological literacy is important. Engaging with technology allows Super Boomers to stay connected, decreasing feelings of isolation while maintaining independence and engagement with the world around them.

The irony is that it will often be Super Boomers themselves who make these strategies happen. Whether it be running the local council, offering jobs to their peers via a new business or leading a community group – it is the Super Boomers who will shape the future of many regional areas.

For the 21 regions spanning rural, coastal and peri-urban Australia who have the most accelerated ageing profiles in Australia, this leadership and the ability to engage and utilise their Super Boomer populations may be the key to a prosperous future.

Continue the conversation

We want to hear from you! We are eager to know more about what Super Boomers are up to in your community and what is being done to make the most of the ageing trend.

If you are a Super Boomer or are in a regional area and have a story to tell, visit us at www.regionalaustralia.org.au and leave a comment on our blog. Alternatively you can head to the 'Have Your Say' page or connect with us via Facebook or Twitter.

We want to know what you are up to, what are your future plans for this stage of your life and why living regional Australia is so important to achieving these plans.



Appendix 1 - Trends in Baby Boomer populations 2006-2011 by region

Group	Region	Baby Boomer % Population	Migration % Baby Boomer population
Average		21.3%	0.4%
Regions with largest proportional Baby Boomer population	Wheatbelt	27.5%	0.5%
	Murraylands and Riverland	26.6%	0.4%
	Murray	25.6%	0.5%
	Hume	25.6%	0.7%
	Loddon Mallee	25.4%	0.6%
	Great Southern	25.2%	0.7%
	Tasmania	25.1%	0.6%
Regions with the highest proportional rate of Baby Boomer in-migration	Peel	23.7%	2.6%
	South West	23.7%	1.3%
	Central Coast	23.6%	1%
	Barossa	24.5%	0.9%
	Grampians	25.1%	0.9%
	Barwon South West	24.2%	0.8%
Regions with largest proportional Baby Boomer population and highest proportional in-migration	South Coast	29.6%	2.6%
	Mid North Coast	27.7%	2.4%
	Gippsland	27.1%	1.7%
	Yorke and Mid-North	29.1%	1.7%
	Northern Rivers	27%	1.1%
	Wide Bay Burnett	27.7%	2.4%
	Adelaide Hills, Fleurieu and Kangaroo Island	28.5%	2%
	Sunshine Coast	25.4%	1.6%
Regions with smallest proportional Baby Boomer population and out-migration	Australian Capital Territory	20.9%	-1.4%
	Northern Territory	16.9%	-1.2%
	Goldfields/Esperance	18.6%	-0.9%
	Sydney	20%	-0.6%
	Brisbane city	18.9%	-0.9%
	Northern Melbourne	18.9%	-0.3%
	Perth	20.3%	-0.4%
	Townsville and North West QLD	20.3%	-0.2%
	Kimberley	16.8%	-0.02%
	Southern Melbourne	20.7%	-0.02%
Region with largest proportional Baby Boomer population and out-migration	Far West	26.2%	-0.1%

Regions that will age at an average rate.	Moreton Bay	21.9%	0.7%
	Southern Inland	0.7%	25%
	Gold Coast	21.9%	0.7%
	Ipswich and West Moreton	20.9%	0.6%
	Hunter	23.6%	0.5%
	Darling Downs and South West	23%	0.5%
	Mid West Gascoyne	23.2%	0.4%
	Far North QLD and Torres Strait	22.5%	0.3%
	Pilbara	15.8%	0.3%
	Illawarra	22.1%	0.3%
	Central West	23.8%	0.2%
	Northern Inland	24.5%	0.2%
	Limestone Coast	24.6%	0.1%
	Western Melbourne	17.8%	0.1%
	Whyalla and Eyre Peninsula	24.2%	-0.02%
	Orana	23.9%	-0.01%
	Fitzroy and Central West	21.6%	-0.2%
	Riverina	22.2%	-0.3%
	Adelaide Metropolitan	22.4%	-0.4%
	Logan and Redlands	21.6%	-0.5%
	Mackay/Whitsunday	21.2%	-0.5%
	Far North	21%	-1%
	Melbourne East	22.3%	-1.1%

Source: Australian Bureau of Statistics, 2011 Census data

Appendix 2 - Baby Boomers moving to the regions from their capital city 2006-2011 by Statistical Division

State	Statistical Division	0-14 years	15-24 years	25-44 years	45-64 years	65-84 years	85+ years
NSW	Sydney	-6,051	-192	-7,753	-5,730	-306	-217
NSW	Hunter	735	489	1,655	1,156	91	32
NSW	Illawarra	437	-235	459	949	-48	13
NSW	Richmond-Tweed	268	-830	349	286	72	3
NSW	Mid-North Coast	754	-1,103	702	919	-35	29
NSW	Northern	91	-116	163	59	47	15
NSW	North Western	-205	-177	25	-113	-1	1
NSW	Central West	302	-97	407	11	-50	-13
NSW	South Eastern	550	-1,134	-138	1,181	258	54
NSW	Murrumbidgee	-117	-384	-489	-99	-10	3
NSW	Murray	-31	-125	-21	102	19	-8
NSW	Far West	20	2	-10	-60	-27	-1
QLD	Brisbane	-845	1,572	-1,370	-874	662	30
QLD	Gold Coast	466	726	481	360	-144	-33
QLD	Sunshine Coast	1,039	-260	906	722	-67	60
QLD	West Moreton	390	-222	329	234	-49	2
QLD	Wide Bay-Burnett	678	-560	645	1,080	-166	-52
QLD	Darling Downs	329	45	443	146	52	30
QLD	South West	-90	-170	-127	-32	-2	2
QLD	Fitzroy	338	38	555	99	14	1
QLD	Central West	30	-11	-8	-33	-3	-10
QLD	Mackay	143	-131	201	-186	-28	-9
QLD	Northern	322	542	260	-163	93	40
QLD	Far North	-41	-384	-356	-21	-55	9
QLD	North West	-245	-32	-203	18	5	-5
VIC	Melbourne	-2,891	1,864	-1,527	-3,292	295	11
VIC	Barwon	650	129	812	868	112	3
VIC	Western District	160	-112	-3	184	-22	-6
VIC	Central Highlands	512	117	654	415	-29	-12
VIC	Wimmera	47	-111	-58	37	-55	-5
VIC	Mallee	-14	-227	-77	-29	-18	-41

VIC	Loddon	566	-101	632	334	61	12
VIC	Goulburn	290	-279	245	521	-187	-2
VIC	Ovens-Murray	309	-221	275	168	-10	7
VIC	East Gippsland	259	8	199	415	-7	8
VIC	Gippsland	638	-26	709	638	-58	15
SA	Adelaide	-641	505	-1,869	-1,074	243	-73
SA	Outer Adelaide	418	-193	698	583	-11	47
SA	Yorke and Lower North	39	-145	80	275	-97	-4
SA	Murray Lands	5	-149	-110	101	-1	-17
SA	South East	-41	-169	-179	-6	-10	4
SA	Eyre	-34	-46	-48	-35	-27	1
SA	Northern	-200	-111	-159	-62	-100	-1
WA	Perth	797	2,470	2,084	-282	-75	-17
WA	South West	1,179	71	1,349	1,009	119	28
WA	Lower Great Southern	31	-292	-67	107	-5	-1
WA	Upper Great Southern	-78	-106	-97	-106	-36	-5
WA	Midlands	-142	-277	-35	-50	-143	-6
WA	South Eastern	-326	-194	-484	-169	-50	10
WA	Central	-73	-127	115	168	-48	-5
WA	Pilbara	-45	46	145	-273	23	4
WA	Kimberley	-42	-36	125	-21	-1	-3
TAS	Greater Hobart	9	-121	4	98	84	8
TAS	Southern	9	-121	4	98	84	8
TAS	Northern	38	-210	161	149	31	0
TAS	Mersey-Lyell	18	-334	-193	205	45	10
NT	Darwin	-727	426	-635	-288	-61	-1
NT	Northern Territory	-234	-251	-324	-350	-112	8
ACT	Canberra	148	1,335	428	-439	-154	37

Source: Australian Bureau of Statistics Migration, Australia, 2010-11 Catalogue No. 3412.0

About us

Independent and informed by both research and ongoing dialogue with the community, the Regional Australia Institute (RAI) develops policy and advocates for change to build a stronger economy and better quality of life in regional Australia - for the benefit of all Australians.

To find out more about the RAI contact us at info@regionalaustralia.org or visit www.regionalaustralia.org.au

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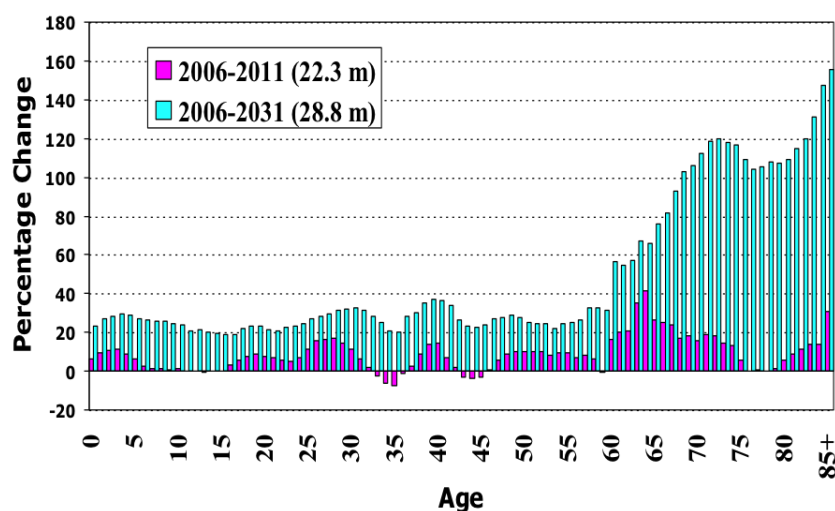
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Further information on the work of the RAI can be found at www.regionalaustralia.org.au

End Notes

ⁱ Ageing presents important challenges for Australia and the regions. Health and age care are two of the biggest concerns. For example, expenditure on health alone in Australia was estimated at \$140.2 billion dollars in 2011-12 up from \$82.9 billion in 2001-2002 (Australian Institute of Health and Welfare, Health Expenditure Australia 2011-12, 2013). The demand for healthcare is only predicted to grow. There are concerns about the Australian economy's ability to meet this need. The Productivity Commission reports that labour supply, economic output, infrastructure requirements and government budgets will also face challenges as a result of the ageing population (Productivity Commission, An Ageing Australia: Preparing for the Future Productivity Commission Research Paper November 2013)

ii



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xiii Australia Bureau of Statistics General Social Survey 2006

xiv Advisory panel on the Economic Potential of Senior Australians, *Realising the Economic Potential of Senior Australians: Turning grey into gold*, 2011